



ATTACHMENT A

New Claims

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GROUP 3600

58. A method for providing personalized financial services to a client, the method comprising the steps of:

(a) receiving client data from the client comprising at least one client goal and a client portfolio;

(b) assessing the client portfolio based at least in part on the client goal;

(c) assigning a plurality of services to a plurality of service provider groups, further comprising the steps of:

(i) determining whether each service is needed by the client on a frequent basis;

(ii) determining whether a level of value to the client is above a predetermined level; and

(iii) categorizing the plurality of services into a core service provider group, an affiliated service provider group and a non-affiliated service provider group, wherein the step of categorizing is based at least in part on the steps of determining;

and

(d) providing services in a hierarchical manner from the core service provider group, the affiliated service provider group and the non-affiliated service provider group in response to the received client data.

59. The method of claim 58, wherein the core service provider group represents services needed by the client on a frequent basis or having a level of value above the predetermined level indicating a primary level of service.

60. The method of claim 59, wherein the non-affiliated service provider group

represents services needed by the client on an infrequent basis or having a level of value below the predetermined level indicating a secondary level of service.

61. The method of claim 60, wherein the affiliated service provider group represents services that do not fall within the core service provider group and the non-affiliated service provider group indicating an intermediary level of service.

62. The method of claim 58, wherein the core service provider group represents services most common to the client or providing most value to the client.

63. The method of claim 58, wherein the nonaffiliated service provider group represents services least common to the client or providing a small value to the client.

64. The method of claim 58, wherein services from the core service provider group are presented to the client at a predetermined time; wherein services from the affiliated service provider group and services from the non-affiliated service provider group are presented after the services from the core service provider group are first presented.

65. The method of claim 58, wherein the services comprise a plurality of asset allocation services; investment management services; investment banking services; banking services; custody services; reporting services; tax advice services; filing of federal, state and local tax statement services; estate planning services; legal services; accounting services; bookkeeping services; record keeping services; financial investment services; managing financial assets services; management and other services related to closely held stock services; international trusts services; real estate service; public relations services; crisis management services; selection and delivery of insurance services; physical security services; personal security services; information security services; lease, purchase or fractional ownership of automobiles, planes, vehicles or yachts services; personal concierge services; bill paying

services; coordination and direction of charitable activities services; background checks on personal staff or other parties services; offering of investment opportunities not available to non-clients services; development and execution of debt reduction strategies services; development and maintenance of education funds services; advice and care of minors, invalids, elderly, incompetents or other persons services; business succession planning services; issuance of loans, traveler's checks, foreign currency, credit or other banking services.

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B2 66. A system for providing personalized financial services to a client, the system comprising:

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a depository for receiving client data from the client comprising at least one client goal and a client portfolio;

a server for assessing the client portfolio based at least in part on the client goal and assigning a plurality of services to a plurality of service provider groups, wherein whether each service is needed by the client on a frequent basis is determined or whether a level of value to the client is above a predetermined level is determined; wherein the plurality of services are categorized into a core service provider group, an affiliated service provider group and a non-affiliated service provider group based at least in part on the steps of determining; and

a display for providing services in a hierarchical manner from the core service provider group, the affiliated service provider group and the non-affiliated service provider group in response to the received client data.

67. The system of claim 66, wherein the core service provider group represents services needed by the client on a frequent basis or having a level of value above the predetermined level indicating a primary level of service.

68. The system of claim 67, wherein the non-affiliated service provider group

represents services needed by the client on an infrequent basis or having a level of value below the predetermined level indicating a secondary level of service.

69. The system of claim 68, wherein the affiliated service provider group represents services that do not fall within the core service provider group and the non-affiliated service provider group indicating an intermediary level of service.

70. The system of claim 66, wherein the core service provider group represents services most common to the client or providing most value to the client.

71. The system of claim 66, wherein the nonaffiliated service provider group represents services least common to the client or providing a small value to the client.

72. The system of claim 66, wherein services from the core service provider group are presented to the client at a predetermined time; wherein services from the affiliated service provider group and services from the non-affiliated service provider group are presented after the services from the core service provider group are first presented.

73. The system of claim 66, wherein the services comprise a plurality of asset allocation services; investment management services; investment banking services; banking services; custody services; reporting services; tax advice services; filing of federal, state and local tax statement services; estate planning services; legal services; accounting services; bookkeeping services; record keeping services; financial investment services; managing financial assets services; management and other services related to closely held stock services; international trusts services; real estate service; public relations services; crisis management services; selection and delivery of insurance services; physical security services; personal security services; information security services; lease, purchase or fractional ownership of automobiles, planes, vehicles or yachts services; personal concierge services; bill paying

services; coordination and direction of charitable activities services; background checks on personal staff or other parties services; offering of investment opportunities not available to non-clients services; development and execution of debt reduction strategies services; development and maintenance of education funds services; advice and care of minors, invalids, elderly, incompetents or other persons services; business succession planning services; issuance of loans, traveler's checks, foreign currency, credit or other banking services.

74. The system of claim 66, further comprising one or more of a tool for mining data and a synthetic logic tool for assessing the client portfolio.

75. The system of claim 74, wherein the synthetic logic tool converts data into useful information related to the at least one client goal.
